

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Kareem L. Hightower
 Jacklyn Hightower
 Debtors

Case No. 16-18862-ref
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 39

Date Rcvd: Apr 07, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 09, 2017.

db/jdb
 smg +Kareem L. Hightower, Sr., Jacklyn Hightower, 12 West Court Blvd., Reading, PA 19609-1427
 +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 13845400 +Brown & Joseph, LTD, 1701 Golf Road, Bldg. 2, Rolling Meadows, IL 60008-4731
 13845424 +Commonwealth of Pennsylvania, PO Box 67503, Harrisburg, PA 17106-7503
 13845397 +Diamond Credit Union, 1600 Medical Drive, Pottstown PA 19464-3242
 13845392 +Eastern Account System, 75 Glen Rd Ste 310, Sandy Hook CT 06482-1175
 13845401 +First Commonwealth Bank, 257 Brodhead RD, Bethlehem PA 18017-8938
 13845421 +First National Collection Bureau, 610 Waltham Way, Sparks, NV 89434-6695
 13845419 Kay Jewelers, PO Box 17999, Akron, OH 44309
 13845386 +LVNV Funding LLC, PO Box 51660, Sparks NV 89435-1660
 13845398 +Larkin Veterinary Center, 2333 Penn Ave, West Lawn PA 19609-1677
 13845429 +MABT/Continental Finance, 121 Continental Drive, Suite 108, Newark, DE 19713-4347
 13845417 +National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036
 13845384 +PPL Electric Utilities, 2 North 9th Street, Allentown PA 18101-1179
 13845418 +Reading Health System, PO Box 16051, Reading, PA 19612-6051
 13845394 +Trident Asset Management, 53 Perimeter CTR E STE 4, Atlanta GA 30346-2287
 13845420 +Wells Fargo Retirement Services, 1525 WWT Harris Blvd., D1116-056, Charlotte, NC 28262-8522

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QLEFELDMAN.COM Apr 08 2017 01:48:00 LYNN E. FELDMAN, Feldman Law Offices PC,
 221 N. Cedar Crest Blvd., Allentown, PA 18104-4603
 smg +E-mail/Text: robertsl2@dnb.com Apr 08 2017 01:44:03 Dun & Bradstreet, INC,
 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 08 2017 01:43:21
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcyntices@usdoj.gov Apr 08 2017 01:44:11 U.S. Attorney Office,
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13845426 +EDI: GMACFS.COM Apr 08 2017 01:48:00 Ally Financial, PO Box 380902,
 Bloomington 55438-0902
 13845387 EDI: CAPITALONE.COM Apr 08 2017 01:48:00 Capital One Bank USA, 15000 Capital One Drive,
 Richmond VA 23238
 13845430 +EDI: CAPITALONE.COM Apr 08 2017 01:48:00 Capital One, PO Box 30285,
 Salt Lake City, UT 84130-0285
 13845425 +E-mail/Text: bankruptcydesk@colonialsavings.com Apr 08 2017 01:44:09 Colonial Savings,
 PO Box 2988, Fort Worth, TX 76113-2988
 13845422 +EDI: RCSFNBMARIN.COM Apr 08 2017 01:48:00 Credit One Bank, PO Box 98873,
 Las Vegas, NV 89193-8873
 13845388 +EDI: RCSFNBMARIN.COM Apr 08 2017 01:48:00 Credit One Bank, PO Box 98875,
 Las Vegas NV 89193-8875
 13845393 +E-mail/Text: bknotice@ercollections.com Apr 08 2017 01:43:58 Enhanced Recovery Collection,
 8014 Bayberry Rd, Jacksonville FL 32256-7412
 13845395 +E-mail/Text: bankruptcy@erieinsurance.com Apr 08 2017 01:44:49 Erie Insurance Exchange,
 100 Erie Ins PI, Erie PA 16530-0001
 13845389 +EDI: AMINFOFP.COM Apr 08 2017 01:48:00 First Premier Bank, 601 S Minnesota Ave,
 Sioux Falls SO 57104-4868
 13845396 +E-mail/Text: bankruptcy@fult.com Apr 08 2017 01:44:53 Fulton Bank, 1 Penn Square,
 Lancaster PA 17602-2853
 13845427 +EDI: PHINAMERI.COM Apr 08 2017 01:48:00 GM Financial, PO Box 183834,
 Arlington, TX 76096-3834
 13845402 EDI: AGFINANCE.COM Apr 08 2017 01:48:00 Springleaf Financial, PO Box 59,
 Evansville IN 47701
 13845432 +EDI: RMSC.COM Apr 08 2017 01:48:00 Synchrony Bank/Walmart, PO Box 965024,
 Orlando, FL 32896-5024
 13845383 E-mail/Text: bkrcy@ugi.com Apr 08 2017 01:44:45 UGI Utilities Inc, PO Box 15523,
 Wilmington DE 19886
 13845391 +E-mail/Text: bankruptcy@unitedacceptance.com Apr 08 2017 01:43:55 United Acceptance, Inc.,
 2400 Lake Park Dr., SE STE, Smyrna, GA 30080-8993

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13845385 ##+RJM Acquisitions LLC, 575 Underbill Blvd Suite 224, Syosset NY 11791-3416

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 09, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 6, 2017 at the address(es) listed below:

DENISE ELIZABETH CARLON on behalf of Creditor CU MEMBERS MORTGAGE, A DIVISION OF COLONIAL SAVINGS, F.A bkgroup@kmlawgroup.com
LYNN E. FELDMAN trustee.feldman@rcn.com, lfeldman@ecf.epiqsystems.com
MATTEO SAMUEL WEINER on behalf of Creditor CU MEMBERS MORTGAGE, A DIVISION OF COLONIAL SAVINGS, F.A bkgroup@kmlawgroup.com
THOMAS I. PULEO on behalf of Creditor CU MEMBERS MORTGAGE, A DIVISION OF COLONIAL SAVINGS, F.A tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	Kareem L. Hightower Sr.	Social Security number or ITIN	xxx-xx-6929
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	Jacklyn Hightower	Social Security number or ITIN	xxx-xx-2994
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 16-18862-ref			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Kareem L. Hightower Sr.

Jacklyn Hightower
aka Jacklyn Collado

4/6/17

By the court: Richard E. Fehling
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.